

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan A. HURWITZ et al.

10/524110

PTO1 Rec'd PCT/PTO 10 FEB 2005

Application No.: New U.S. National Stage of
PCT/US03/27724

Filed: February 10, 2005

Docket No.: 115572.01

For: PAYMENT MEDIA MANAGEMENT


INFORMATION DISCLOSURE STATEMENTCommissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date of this non-CPA application, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- ☒ 2. The references were cited in the International Search Report. An English language version of the International Search Report is attached for the Examiner's information.
- ☒ 3. In accordance with 37 CFR §1.98(a)(2)(ii), copies of any U.S. patents and patent application publications are not attached.

Respectfully submitted,


James A. Oliff
Registration No. 27,075Scott M. Schulte
Registration No. 44,325JAO:SMS/cqc
Date: February 10, 2005OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

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Form PTO-1449 (REV. 8-83)		US Dept. of Commerce PATENT & TRADEMARK OFFICE		ATTY DOCKET NO. 115572.01		APPLICATION NO. New U.S. National Stage of PCT/US03/27724 10/524110	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				APPLICANTS Harlan A. HURWITZ et al.			
				FILING DATE February 10, 2005			

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
	1)	US 5,898,777 A	04/27/1999	TYCKSEN et al.		
	2)	US 5,918,213 A	06/29/1999	BERNARD et al.		

FOREIGN PATENT DOCUMENTS						
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)		

EXAMINER	DATE CONSIDERED
Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Date: February 10, 2005